

**Information to identify the case:**

Debtor 1	<u>Ernesto L. Arana</u>	Social Security number or ITIN	xxx-xx-2715
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Megan L. Young</u>	Social Security number or ITIN	xxx-xx-9000
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-19726-JKS		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Ernesto L. Arana

Megan L. Young

3/26/24

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Ernesto L. Arana  
Megan L. Young  
Debtors

Case No. 17-19726-JKS  
Chapter 11

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 26, 2024

User: admin  
Form ID: 3180RI

Page 1 of 3  
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Ernesto L. Arana, Megan L. Young, 18 Borroughs Ways, Maplewood, NJ 07040-1411
cr	+ MTGLQ Investors, LP c/o Rushmore Loan Management S, 15480 Laguna Canyon Rd., Ste 100, Irvine, CA 92618-2132
cr	+ Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
cr	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, Stern & Eisenberg, PC, 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
516820438	+ Baywiew Loan Servicing, c/o Phelan, Hallinan, 400 Fellowship Rd., Mount Laurel, NJ 08054-3437
516820439	+ Christina Trust A Division of Wilmington, c/o Stern Lavinthal and Frankenberg,LLC, 105 Eisenhower Pkwy, Suite 302, Roseland, NJ 07068-1640
516964429	+ Loramark Capital LLC, PO Box 744, Mount Laurel NJ 08054-0744
516964430	+ MTAG Cust Fig Cap Invest NJ313, 8323 Ramona Blvd., W Ste 2, Jacksonville FL 32221-1501
516820444	+ Overlook Medical Center, 99 Beauvoir Ave, Summit, NJ 07901-3595
516822746	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516820449	+ US Bank Customer for BV001 Trust, 50 S 16th St. Suite 1950, Philadelphia, PA 19102-2516

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: IRS.COM	Mar 27 2024 00:40:00	Dist Dir of IRS, Insolvency Function, PO Box 724, Springfield, NJ 07081-0724
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 26 2024 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 26 2024 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517064887	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2024 21:00:22	Ashley Funding Services, LLC its successors and, assigns as assignee of Laboratory, Corporation of America Holdings, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516820437	+ EDI: BANKAMER	Mar 27 2024 00:40:00	BAC Home Loans Servicing, P.O.Box 5170, Simi Valley, CA 93062-5170
516820440	+ EDI: PRA.COM	Mar 27 2024 00:40:00	Citibank NA, c/o Portfolio Recovery, 120 Corporate Blvd., Norfolk, VA 23502-4952
516820442	+ Email/Text: compliance@merid.com	Mar 26 2024 20:53:00	Meridian Financial Services, Royal Holiday Club, 1636 Hendersonville Rd, Asheville, NC 28803-3197
516820443	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Mar 26 2024 20:53:00	Nissan Motor Acceptance Corporation, PO Box 660360, Dallas, TX 75266-0360
517096277	EDI: PRA.COM	Mar 27 2024 00:40:00	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
517031586	EDI: PRA.COM	Mar 27 2024 00:40:00	Portfolio Recovery Associates, LLC, c/o Best Buy,

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			POB 41067, Norfolk VA 23541
516967631	Email/Text: bkdepartment@rtresolutions.com	Mar 26 2024 20:54:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516820445	Email/Text: bkdepartment@rtresolutions.com	Mar 26 2024 20:54:00	Real Time Solutions, 1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029
516820446	EDI: SYNC	Mar 27 2024 00:40:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
516820447	+ EDI: WTRRN BANK.COM	Mar 27 2024 00:40:00	TD Bank/Target, PO. Box 673, Minneapolis, MN 55440-0673
517258898	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 26 2024 20:53:00	The Bank of New York Mellon, et al, c/o Bayview Loan Servicing, LLC, 4425 Ponce de Leon Boulevard, 5th Floor, Coral Gables, FL 33146-1837
517019189	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 26 2024 20:53:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517767236	Email/PDF: bncnotices@becket-lee.com	Mar 26 2024 21:12:12	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516820448	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 26 2024 20:53:00	Toyota Lease Trust, PO Box 105386, Atlanta, GA 30348-5386
516878950	EDI: WFFC2	Mar 27 2024 00:40:00	Wells Fargo Bank NA, PO Box 19657, Irvine CA 92623-9657
517271741	+ Email/Text: bkteam@selenefinance.com	Mar 26 2024 20:53:00	Wilmington Savings Fund Society, et al., c/o Selene Finance LP, 9990 Richmond Avenue, Suite 400 South, Houston, TX 77042-4546

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517357924		FIG Capital Investments NJ13 LLC
cr	*+	Loramark Capital LLC, P.O. Box 744, Mount Laurel, NJ 08054-0744
516820441	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

District/off: 0312-2

User: admin

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Name	Email Address
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2006-7CB) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Ernesto L. Arana erotesq@gmail.com
Eugene D. Roth	on behalf of Joint Debtor Megan L. Young erotesq@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com bkgroup@kmlawgroup.com
Linda S. Fossi	on behalf of Creditor FIG Capital Investments NJ13 LLC lfossi@zeitlawfirm.com gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com
Mark Schepps	on behalf of Creditor Loramark Capital LLC mschepps@verizon.net
Michael A. Artis	on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Rebecca Ann Solarz	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE (CWALT 2006-7CB) rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services dnj@pbslaw.org
Steven P. Kelly	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, as trustee of Normandy Mortgage Loan Trust, Series 2016-2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12